



Return Mail Service Only
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619033
DALLAS, TX 75261-9033

USPS CERTIFIED MAIL



9214 8969 0043 7100 0804 7958 33

2-807-33685-0000120-001-000-000-000

LARRY J SMALT
148 CUSHMAN DR
FARMINGTON ME 04938-5117

November 4, 2019

Re: Loan Number 000000001
 Collateral Address 148 CUSHMAN DR
 FARMINGTON ME 04938

NOTICE OF DEFAULT AND RIGHT TO CURE

Dear Borrower(s):

We have not received your loan payments for the period of September 1, 2019 through November 1, 2019, which means your loan is in default. This letter is a demand for payment of the past due amounts causing the loan to be in default and any other charges that must be paid in order to cure the default, which are:

Principal, interest, & escrow	\$2,214.93
Late charges	\$88.59
Default Expenses	\$0.00
Default Corporate Advances	\$0.00
Property Inspection Fees	\$50.00
NSF Fees	\$0.00
One Time Draft Fees	\$0.00
Payoff Statement Fees	\$0.00
Less Amount in Suspense	\$0.00

Total Amount Due	\$2,353.52
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Interest and fees will continue to accrue after the date of this letter in accordance with the terms of your loan. The Total Amount Due does not include any amounts that become due after the date of this notice.

You have the right to cure the default by paying the Total Amount Due shown above within 35 days of receiving this notice. If you do not cure the default by the 35-day deadline, Freedom Mortgage Corporation may require immediate payment in full, and Freedom Mortgage Corporation or another person may acquire the Property by means of foreclosure and sale.

If you meet the conditions stated in Section 19 of the Mortgage, you will have the right to have Freedom Mortgage Corporation's enforcement of the Mortgage discontinued and to have the Note and Mortgage effective as if immediate payment in full had never been required.





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You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and Mortgage, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer, or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of the right-to-cure period.

The contact information for the mortgagee having authority to modify your mortgage loan to avoid foreclosure is:

**Freedom Mortgage Corporation
10500 Kincaid Drive, Suite 111,
Fishers, Indiana 46037-9764
(855) 690-5900**

You may contact a HUD-approved counseling agency operating in Maine to assist mortgagors in the state to avoid foreclosure using the contact information that is provided with this letter.

HUD-approved counseling is available on FHA guaranteed loans by calling 1-800-569-4287. You may also be entitled to a face-to-face interview with Freedom Mortgage Corporation if you have an FHA-guaranteed loan. If you would like to discuss this letter and foreclosure prevention options, or arrange a face-to-face interview, we encourage you to contact our Customer Care Department immediately at (855) 690-5900, Monday through Friday, from 8:00am - 10:00pm, and Saturday from 9:00am - 6:00pm, Eastern Time.

You may request mediation to explore options for avoiding foreclosure judgment.

Please telephone Freedom Mortgage Corporation at (855) 690-5900 before you make your payment to confirm the amount you should pay. Payments must be made in U.S. currency, made payable to Freedom Mortgage Corporation, and sent to:

**Freedom Mortgage Corporation
PO Box 7230
Pasadena CA 91109-7230**

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am - 10:00pm and Saturday from 9:00am - 6:00pm Eastern Time.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation



FREEDOM MORTGAGE®

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IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

The following is a list including the names, addresses and telephone numbers of all counseling agencies approved by HUD to assist mortgagors in Maine to avoid foreclosure:

Agency Name	Phone, Toll-Free, Fax Number, Email, Website, Agency ID	Address	Languages	Parent Organization
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org Agency ID: 84456	353 WATER STREET AUGUSTA, Maine 04330-4665	- English	MAINE STATE HOUSING AUTHORITY
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org Agency ID: 81649	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952	- English	NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org Agency ID: 80502	34 Wing Farm Pkwy Bath, Maine 04530-1515	- English - Spanish	
WALDO COMMUNITY ACTION PARTNERS	Phone: 207-338-6809 E-mail: N/A Website: waldocap.org Agency ID: 90310	9 Field St Ste 201 Belfast, Maine 04915-6661	- English - French - German	MAINE STATE HOUSING AUTHORITY
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org Agency ID: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org Agency ID: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: cflme.org/ Agency ID: 80649	309 Cumberland Ave Ste 202 Portland, Maine 04101-4982	- English - French - Other - Swahili	MAINE STATE HOUSING AUTHORITY

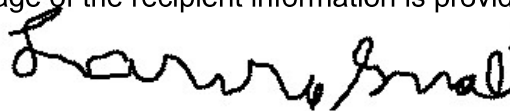
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org Agency ID: 82632	477 Congress St 5Th Floor Portland, Maine 04101	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PINE TREE LEGAL ASSISTANCE, INCORPORATED	Phone: 207-774-8211 Fax: 207-828-2300 E-mail: nheald@ptla.org Website: www.ptla.org Agency ID: 80635	88 Federal St PO Box 547 PORTLAND, Maine 04101-4205	- Arabic - ASL - Cambodian - Cantonese - Chinese Mandarin - Creole - Czech - English - Farsi - French - Hindi - Hmong - Indonesian - Korean - Polish - Portuguese - Russian - Spanish - Swahili - Turkish - Ukrainian - Vietnamese	
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-768-3023-650 Toll-free: 800-432-7881 Fax: 207-768-3021 E-mail: jbaillargeon@acap-me.org Website: www.acap-me.org Agency ID: 83641	771 Main St PRESQUE ISLE, Maine 04769-2201	- English	MAINE STATE HOUSING AUTHORITY
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org Agency ID: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org Agency ID: 81580	17 Market Square SOUTH PARIS, Maine 04281-1533	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org Agency ID: 81685	97 Water St Waterville, Maine 04901-6339	- English	NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Date Produced: 11/18/2019

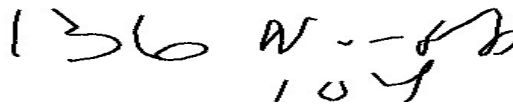
VENTURE ENCODING LTD:

The following is the delivery information for Certified Mail™/RRE item number 9214 8969 0043 7100 0804 7958 33. Our records indicate that this item was delivered on 11/14/2019 at 01:52 p.m. in FARMINGTON, ME 04938. The scanned image of the recipient information is provided below.

Signature of Recipient :


LARRY SMITH

Address of Recipient :



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.